

MEMBERS PERSONAL ACCIDENT COVER KEYFACTS

This is a summary of the cover and does not contain all the terms and conditions of your policy, which can be found in the policy document, a copy of which is available upon request. Please take time to make sure you understand the cover it provides.

Name of the Insurer

The personal accident cover provided under the policy is underwritten by Syndicate 2007 at Lloyd's. Syndicate 2007 is managed by Novae Syndicates Ltd, which is authorised by the Financial Services Authority, whose registration Number is 204888.

Features and Benefits

Provides cover for accidental death, loss of limb or sight and permanent total disablement only as a consequence of:

A: Horse related accidents other than whilst attending an organised equestrian event as defined in B below but including travelling to and from such event.

B: Horse related activities whilst attending an event or official Practice/Training session organised by or affiliated to the NPS, P(UK), BSPS, BHS, BSJA, Pony Clubs, BHS Riding Clubs, BE, BEV, BHDTA, BD, Endurance GB or FEI but excluding travelling to and from such an event. Up to a maximum benefit of £5,000 in respect of A and £10,000 in respect of B.

Cover in respect of Accidental Death of persons under the age of 18 is limited to £2,500 in respect of A and £5,000 in respect of B.

Significant or Unusual Exclusions or Limits

This section does not cover injury arising from:

- Anybody engaged in air travel unless as a fare paying passenger
- Suicide or deliberate self-harm
- Member of the armed forces
- Post-traumatic stress disorder, psychological or psychiatric condition
- Repetitive stress (strain) injury or syndrome
- Any gradually operating cause
- Influence of solvents, drugs or medication unless prescribed
- Driving whilst under the influence of alcohol over the legal limit

- Travelling to countries who are at war
- Any claim in excess of the policy's aggregate limit
- Nuclear, chemical or biological terrorism
- Engaging in a criminal act, riot or civil commotion

Period of Insurance

The insurance cover shall apply from commencement of membership until 31 December in the same year until notification of change but is subject to the renewal of the Insurance and any revised items that such renewal shall contain.

Right of Cancellation

The insured person may withdraw from the cover provided by this policy at any time by giving notice to the insured. No refund of premium may be payable. The insured may not cancel this policy.

How to Claim

Should you wish to make a claim under this policy you should contact our claims helpline on **01992 707316** within 30 days or as soon as possible after the date of occurrence.

You can also contact us by writing to The Claims Department: Shearwater Insurance Services Limited, Shearwater House, 8 Regent Gate, High Street, Waltham Cross, Herts. EN8 7AF or send an e-mail to enquiries@shearwater-insurance.co.uk headed "NPS PA Claim".

Complaints

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact us, quoting your Policy Details, so we can deal with your complaint as soon as possible. Our contact details are: The Equine Department Manager, Shearwater House, 8 Regent Gate, High Street, Waltham Cross, Herts. EN8 7AF or send an e-mail to enquiries@shearwater-insurance.co.uk headed NPS PA Claim.

Having contacted Shearwater Insurance Services Limited, if you are still not satisfied with the way a complaint has been dealt with, please write to the Chief Executive of Novae Syndicates Limited. The address is: 71 Fenchurch Street, London, EC3M 4HH. Please quote the reference number 11CLM115117.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Policyholder & Market Assistance department at Lloyd's to review your case. The address is: Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London, EC3M 7HA.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is: The Financial Ombudsman Service, South Quay Plaza, 183, Marsh Wall, London, E14 9SR.

(These procedures do not affect your rights to take legal action if necessary.)

Financial Service Compensation Scheme

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.



NATIONAL PONY SOCIETY KEY FACTS

MEMBERS PUBLIC LIABILITY COVER KEYFACTS

This section of the document is a summary of the cover provided by The National Pony Society Public Liability Insurance Policy.

It does not contain the full policy definitions, terms, exclusions and conditions which are available on request from:

The National Pony Society, Arthur Rank Centre, Stoneleigh Park, Warwickshire, CV8 2LG

The insurer is Lloyds Syndicate 1991 who are authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of the Underwriter's authorisation and regulation by the Financial Services Authority are available from the Underwriters on request.

Type of Insurance and Cover

Public liability cover for accidental third party bodily injury and property damage.

Key Features and Benefits

This policy covers your liability for:

- Accidental bodily injury to any person
- Accidental loss of or damage to property happening anywhere in the UK arising out of your use, ownership or control of horses or horse drawn vehicles and your direct participation in other horse related activities
- £5,000,000 limit of indemnity in respect of any one claim, unlimited in respect of all claims occurring during the period of insurance
- Cover is provided for members normally domiciled in the United Kingdom, the Isle of Man, the Channel Islands, the Republic of Ireland or at bases of Her Majesty's Forces Overseas

Significant or Unusual Exclusions or Limitation

This policy does not cover you for:

- Bodily injury to members of your own family or household, or any employee whilst working for you
- Loss of or damage to property belonging to you in your care, custody or control; or in the care, custody or control of any member of your family or person in your service
- Liability arising out of or incidental to any profession, occupation or business
- Punitive, exemplary or multiplied damages
- Horse racing, point to point racing or steeplechasing other than:

- Endurance riding
- Racing which forms part of an equestrian event, the primary purpose of which is not racing and where the said race is not being run under the rules of any turf or similar authority
- Use of a horse or horse drawn vehicle for hire or reward
- Liability arising out of the ownership, possession or use of any mechanically propelled vehicle or any craft designed to travel through the air, space or water (other than hand propelled water craft or rescue craft)
- Deliberate acts or omissions

Significant Condition

This is policy of last resort, that is to say that if at the time of any claim under this insurance there is any other valid and collectible insurance available to the insured or any other insured party, other than insurance that is specifically stated to be in excess of this policy and the names the Insured for the insurance, then the insurance by this policy will be in excess of and will not contribute with such other insurance.

Period of Insurance

This policy is issued from the date you become a member or renew your membership until 31st December same year.

Your Right to Cancel

This is a group policy provided by the NPS as part of your membership benefits. As such there is no facility to cancel the policy should you decide that you do not require the cover.

Claims Procedure

In the event of a claim or any circumstances which may give rise to a claim you must give notice as soon as possible to:

Shearwater Insurance Services Limited, 8 Regent Gate, High Street, Waltham Cross, Hertfordshire, EN8 7RD. Tel: 01992 707316

Complaints Procedure

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem. In the first instance please contact: The Complaints Officer, Shearwater Insurance Services Limited, 8 Regent Gate, High Street, Waltham Cross, Hertfordshire, EN8 7RD. Tel: 01992 707316, Fax: 01992 707188. E-mail: enquiries@shearwater-insurance.co.uk

If You are still unhappy with any issue connected with the handling of Your insurance policy or claim then You should direct Your enquiry to the Compliance Officer R&Q Managing Agency Limited, Syndicate 1991, 130 Fenchurch Street, London, EC3M 5JT. Tel +44 (0)20 7 977 0876

If after contacting the Compliance Officer You are still dissatisfied You may be able to refer Your complaint to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR (Tel: 0845 080 1800). Further information is available from them.

Website: www.financial-ombudsman.org.uk

Your Rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Services will not adjudicate on any cases where litigation has commenced.

Financial Services Compensation Scheme (FSCS)

Lloyds Syndicate 1991 is covered by the FSCS. You may be entitled to compensation from the scheme if they cannot meet their obligations. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim without upper limit. Further information may be obtained from FSCS. Their email address is www.fscs.org.uk

How to Claim

Should you wish to make a claim under this policy you should contact our claims helpline on **01992 707316** within 30 days or as soon as possible after the date of occurrence.

You can also contact us by writing to The Claims Department: Shearwater Insurance Services Limited, Shearwater House, 8 Regent Gate, High Street, Waltham Cross, Herts, EN8 7A or send an e-mail to enquiries@shearwater-insurance.co.uk headed "NPS PA Claim".

National Pony Society Members Personal Public Liability and Personal Accident Insurance

One of the benefits of being a National Pony Society member is that you will be covered by Shearwater Insurance for Public Liability Insurance and Personal Accident Cover. Shearwater Insurance have over 20 years' experience in the equestrian industry and are one of the market leaders in this area.

The Equestrian team at Shearwater are also all horse owners themselves, so they understand your needs and how important your horse is to you. This document contains a summary of cover together with the main exclusions.

Shearwater insurance can also quote on all your other insurance needs

National Pony Society members can also potentially benefit from further discounts when taking out alternative insurance with Shearwater. From motor to commercial, household to rural, we can cover a whole variety of policies finding the best price for you.